Claim Listing

Claims 1-27, 31, 33-35, 37-39, and 41-42 are pending. Claims 1, 12, 25, 34, 38, and 42 are currently amended. Claims 32, 36, and 40 are canceled.

1. (Currently amended) A computer-implemented method for conducting financial transactions over a network of payment networks, comprising:

associating a unique identifier with an account and a holder of said account, said account residing at a financial institution and configured to allow withdrawals by said account holder only and to allow a plurality of deposits to be made at different times;

registering said unique identifier with a plurality of registrars, each associated with a different payment network in said network of payment networks;

making said unique identifier available to users of an Internet portal or search engine without requiring a password or log-in;

receiving data over said network of payment networks identifying one or more deposits to be made to said account; and

assigning said one or more deposits to said account using said unique identifier; and

notifying on a real-time basis a depositor of said deposit of said assigning of said one or more deposits to said account.

2. (Previously presented) The computer-implemented method of claim 1, further comprising using at least one directory for associating the account holder with the unique identifier.

3. (Currently amended) The computer-implemented method of claim 2, wherein the directory functions as a root directory for real-time synchronizing content with other directories containing a plurality of unique identifiers associated with a plurality of accounts residing at a plurality of financial institutions.

4. (Previously presented) The computer-implemented method of claim 2, wherein the directory associates the account holder with the financial institution.

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5.   (Previously presented)   The system of claim 2, wherein the directory is in communication with and operable to be queried by a portal system to make deposits directly to the account associated with said unique identifier.

6.   (Previously presented)   The computer-implemented method of claim 5, wherein the directory is in communication with and operable to be queried by a portal system to withdraw funds from a depositor's account and deposit the funds directly into the account associated with said unique identifier.

7.   (Currently amended) The computer-implemented method of claim 2, wherein the directory is maintained by a credit or debit card provider.

8.   (Previously presented)   The computer-implemented method of claim 1, wherein the account is linked to a standard financial account.

9.   (Currently amended) The computer-implemented method of claim 8, wherein funds are transferred automatically in real-time from the account to the standard financial account.

10.   (Previously presented)   The computer-implemented method of claim 1, wherein the financial institution is a credit or debit card provider.

11.   (Currently amended) The computer-implemented method of claim 1, wherein funds are deposited into the account from a merchant or service provider that accepts payment with a credit or debit card.

12.   (Currently amended) A computer-implemented method of conducting a financial transaction over a network of payment networks, comprising the steps of:

receiving over said network of payment networks data identifying an account residing at a financial institution, said account configured to allow withdrawals by a holder of said account only and to allow a plurality of deposits to be made at different times;

associating a unique identifier with said account or with said holder of said account;

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registing said unique identifier with a plurality of registrars, each associated with a different payment network in said network of payment networks;

making said unique identifier available to users of an Internet portal or search engine without requiring a password or log-in;

providing a payer with said unique identifier;

directing the payer to said account; and

depositing funds into the account based on said unique identifier; and

notifying on a real-time basis a depositor of said deposit of said assigning of said one or more deposits to said account.

13.   (Previously presented)   The method of claim 12, further comprising the step of directing the payer to the financial institution where the account resides.

14.   (Previously presented)   The method of claim 12, further comprising the step of providing a real-time confirmation of the deposit.

15.   (Previously presented)   The method of claim 12, further comprising the step of providing a directory for directing the payer to at least one of the account and the financial institution.

16.   (Previously presented)   The method of claim 15, wherein the directory is in communication with and operable to be queried by a portal system to withdraw funds from a payer's account.

17.   (Previously presented)   The method of claim 16, wherein the directory is in communication with and operable to be queried by a portal system to make deposits directly from the payer's account to the account.

18.   (Previously presented)   The method of claim 15, wherein the directory is maintained by a credit or debit card provider.

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19. (Original) The method of claim 12, wherein the account is linked to a standard financial account.

20. (Original) The method of claim 19, wherein the funds are transferred automatically to the standard financial account.

21. (Previously presented) The method of claim 12, wherein the financial institution is a credit or debit card provider.

22. (Previously presented) The method of claim 12, wherein funds are deposited into the account from a merchant or service provider that accepts payment with a credit or debit card.

23. (Original) The method of claim 12, wherein the account is linked to more than one standard financial account.

24. (Original) The method of claim 23, further comprising the step of providing real-time confirmation of a financial transaction to more than one standard financial account.

25. (Currently amended) A computer system for conducting financial transactions over a network of payment networks, comprising:

one or more servers in communication over said network of payment networks, said servers capable of real-time notification;

one or more databases in communication with at least one of said one or more servers;

said one or more databases storing a plurality of accounts residing at a plurality of financial institutions, each of the accounts having a unique identifier linking an account holder with the account, the unique identifiers being available to users of an Internet portal or search engine without requiring a password or log-in, and each account configured to allow withdrawals by a holder of said account only and to allow a plurality of deposits to be made at different times;

said one or more databases storing a plurality of directories providing a unique identifier for each account holder; and

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said one or more databases storing a root directory for synchronizing information contained in the plurality of directories.

26.   (Previously presented)   The system of claim 25, wherein the root directory is in communication with and operable to be queried by a portal system to make deposits into each of the plurality of accounts.

27.   (Previously presented)   The system of claim 26, wherein the root directory is in communication with and operable to be queried by a portal system to withdraw funds from a depositor's account and deposit the funds directly into one or more of the plurality of accounts.

28-30. (Canceled).

31.   (Previously presented)   The system of claim 1, wherein said Internet portal is associated with said financial institution.

32.   (Canceled).

33.   (Previously presented)   The system of claim 1, wherein said Internet portal is available to a portable computing device.

34.   (Currently amended)   The system of claim 33, wherein said portable computing device comprises a <u>mobile</u> ~~cellular~~ telephone.

35.   (Previously presented)   The method of claim 12, wherein said Internet portal is associated with said financial institution.

36.   (Canceled).

37.   (Previously presented)   The method of claim 12, wherein said Internet portal is available to a portable computing device.

38.   (Currently amended)   The method of claim 37, wherein said portable computing device comprises a <u>mobile</u> ~~cellular~~ telephone.

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39.   (Previously presented)   The system of claim 25, wherein said Internet portal is associated with said financial institution.

40.   (Canceled).

41.   (Previously presented)   The system of claim 25, wherein said Internet portal is available to a portable computing device.

42.   (Currently amended) The system of claim 42, wherein said portable computing device comprises a <u>mobile</u> ~~cellular~~ telephone.

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